

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANDREW W. RYAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-23598

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/07/2017 and confirmed on 10/20/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		135,171.91
Less Refunds to Debtor	20,109.49	
TOTAL AMOUNT OF PLAN FUND	115,062.42	

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,000.00			
Trustee Fee	5,625.77			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES	8,625.77			

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORP	44,944.76	44,944.76	0.00	44,944.76
	Acct: 9962				
	FREEDOM MORTGAGE CORP	5,269.11	5,269.11	0.00	5,269.11
	Acct: 9962				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 7008				
	WELLS FARGO BANK NA D/B/A WELLS FA	0.00	40,514.18	0.00	40,514.18
	Acct: 9890				
	WELLS FARGO BANK NA D/B/A WELLS FA	2,492.28	2,492.28	0.00	2,492.28
	Acct: 9890				
					93,220.33

Priority					
	MATTHEW M BRENNAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW W. RYAN	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW W. RYAN	2,196.00	2,196.00	0.00	0.00
	Acct:				
	ANDREW W. RYAN	17,913.49	17,913.49	0.00	0.00
	Acct:				
	MATTHEW M BRENNAN ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				

* * * N O N E * * *

Unsecured					
	NAVIENT SOLUTIONS LLC O/B/O US DEP/	0.00	0.00	0.00	0.00
	Acct: 7680				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: 0519				
	PNC BANK NA++	0.00	0.00	0.00	0.00
	Acct: 7680				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: 0926				
	PORTFOLIO RECOVERY ASSOCIATES, LL	968.25	968.25	0.00	968.25

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7927				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2195				
	DISCOVER BANK(*)	5,596.02	5,596.02	0.00	5,596.02
	Acct: 0103				
	FIFTH THIRD BANK	6,114.89	6,114.89	0.00	6,114.89
	Acct: 6988				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: 3109				
	PORTFOLIO RECOVERY ASSOCIATES, LL	537.16	537.16	0.00	537.16
	Acct: 6776				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct: 4594				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6776				
	MARIO HANYON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00
	Acct: 6407				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct: 4593				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct: 4594				
					13,216.32
TOTAL PAID TO CREDITORS					
					106,436.65
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	52,706.15				
UNSECURED	13,216.32				

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANDREW W. RYAN

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-23598

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Andrew W. Ryan
Debtor

Case No. 17-23598-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr

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Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db	+ Andrew W. Ryan, 800 Alamae Lakes Road, Washington, PA 15301-9151
r	+ Christina Gouzd, 2600 Middletown Commons, Suite 221, Fairmont, WV 26554-0168
14700726	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15323569	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14688696	IC System, PO Box 64378, Saint Paul, MN 55164-0378
14758077	#+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662
14754597	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
14704541	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
14698084	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, Mac F8235-02F, Des Moines, IA 50306-0438
14688700	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
14688701	+ Wells Fargo Education Fncl Svrs, Attn: Bankruptcy, Po Box 5185, Sioux Falls, SD 57117-5185
14688703	+ Weltweinreis, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14688690	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 26 2021 23:47:19	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14688692	+ Email/Text: mediamanagers@clientservices.com	Oct 26 2021 23:35:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
14688693	+ Email/PDF: pa_dc_ed@navient.com	Oct 26 2021 23:47:31	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14693116	Email/Text: mrdiscen@discover.com	Oct 26 2021 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14688694	+ Email/Text: mrdiscen@discover.com	Oct 26 2021 23:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14688695	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 26 2021 23:36:00	Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14688691	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 26 2021 23:47:28	Chase Card, Po Box 15298, Wilmington, DE 19850
14728693	Email/PDF: pa_dc_claims@navient.com	Oct 26 2021 23:47:31	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14743837	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

Date Rcvd: Oct 26, 2021

User: gamr

Form ID: pdf900

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Total Noticed: 25

14688697	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 23:35:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14688698	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2021 23:35:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14689568	+ Email/PDF: rmscidi@recoverycorp.com	Oct 26 2021 23:47:32	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
14688702	Email/Text: BKRMailOps@weltman.com	Oct 26 2021 23:47:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Oct 26 2021 23:36:00	Weltman, Weinberg & Reis, 3705 Marlene Drive, Grove City, OH 43123-8895

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14704305	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14688699	##+	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Brennan	on behalf of Debtor Andrew W. Ryan attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 5